Case 23-10870-JKS Doc 41 Filed 05/27/23 Entered 05/28/23 00:21:54 Desc Imaged statistical information only: Debic Gertification of Notice following in the Plan.

O_Valuation of Securi	ty 1_ Assumption	on of Executory Contract or Unexpired Leas	e	0_ Lien Avoidance
				Last revised: August 1, 2020
		UNITED STATES BANKRUPTCY COUR DISTRICT OF NEW JERSEY	Т	·
n Re: Christian Monn	<u>e</u>	Case No.: <u>23-108</u>	<u>870</u>	
Debtor(s)		Judge: <u>JKS</u>		
		Chapter 13 Plan and Motions		
	Original	Modified/Notice Required		
	Motions Included	Modified/No Notice Required	Date:	05/24/2023
		HE DEBTOR HAS FILED FOR RELIEF UN CHAPTER 13 OF THE BANKRUPTCY CO		
		YOUR RIGHTS WILL BE AFFECTED		
motion included in it n may be reduced, mod further notice or heari no timely filed objection avoidance or modifica modify the lien. The d	nust file a written objection lified, or eliminated. This F ng, unless written objectio pors, without further notice. ution may take place solely ebtor need not file a separa est rate. An affected lien cr	them with your attorney. Anyone who wished within the time frame stated in the Notice. Plan may be confirmed and become binding in is filed before the deadline stated in the N See Bankruptcy Rule 3015. If this plan included within the chapter 13 confirmation process rate motion or adversary proceeding to avoir reditor who wishes to contest said treatment.	Your rights, and included lotice. The ludes motions. The plantid or modify	may be affected by this plan. Your claim ded motions may be granted without Court may confirm this plan, if there are his to avoid or modify a lien, the lien confirmation order alone will avoid or y a lien based on value of the collateral
		rtance. Debtors must check one box on eac Not* or if both boxes are checked, the provis		
THIS PLAN:				
DOES DOES	NOT CONTAIN NON-STA	ANDARD PROVISIONS. NON-STANDARD	PROVISIO	ONS MUST ALSO BE SET FORTH IN
		T OF A SECURED CLAIM BASED SOLEL' AYMENT AT ALL TO THE SECURED CRE		
	NOT AVOID A JUDICIAL FH IN PART 7, IF ANY.	LIEN OR NONPOSSESSORY, NONPURC	CHASE-MC	ONEY SECURITY INTEREST. SEE
nitial Debtor(s)' Attorn	ney: JR	Initial Debtor: CM	Initi	al Co-Debtor:

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Part 1: Payment and Length of	of Plan
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Part 1: Paymen	t and Length of Plan					
a. The debto	r shall pay <u>\$725.00</u> per <u>Month</u> to	the C	hapter 13 Trus	tee, starting on <u>Jur</u>	ne 1, 2023 for	approximately <u>57</u> months.
b. The debto	r shall make plan payments to the	Trust	ee from the follo	owing sources:		
	Future earnings					
in the	Other sources of funding (describ First two Months.	e sou	rce, amount an	d date when funds a	re available):	\$2,200.00 Paid into the Plan
c Use of res	al property to satisfy plan obligation	ne.				
_	Sale of real property	113.				
	Description:					
	Proposed date for completion:					
 R	efinance of real property:					
<u> </u>	Description: 33 Graydon Terrace	e Clif	ton N.I 07013			
	Proposed date for completion: 2			irmation of the plan		
ΠL	oan modification with respect to m					
<u> </u>	Description:			, , ,		
	Proposed date for completion:		-			
d. The re	egular monthly mortgage payment	t will c	ontinue pending	g the sale, refinance	or loan modifie	cation.
	information that may be important					
	, , , , , , , , , , , , , , , , , , ,		3	3		
Part 2: Adequa	te Protection Vone					
	protection payments will be made	in the		t (creditor).	o be paid to the	e Chapter 13 Trustee and
	protection payments will be made	in the		,	o be paid direc	ctly by the debtor(s) outside the
	firmation to:			ditor).	,	(2)
Part 3: Priority	Claims (Including Administra	ative	Evnenses)			
r dit o. i monty	Sidinis (moldaling Administra	duvo	<u> Ехропосо</u> ј			
a. All allowed	priority claims will be paid in full u	ınless	the creditor agr	rees otherwise:		
	Creditor	Тур	Type of Priority		Amount to be Paid	
CHAPTER 13 STANI	DING TRUSTEE	ADM	IINISTRATIVE	AS ALLOWED BY	STATUTE	
Scura, Wigfield, Hey LLP	yer, Stevens & Cammarota,	ADM	IINISTRATIVE	ESTIMATED: \$8,50 Application)	0.00 (Subject	to the filing of a Fee
		-				
IRS		Taxe	es .	\$36,286.69 or as al	lowed by Clain	n
b. Domestic S	Support Obligations assigned or ov	wed to	a government	al unit and paid less	than full amou	nt: Check one:
▼ None						
The allow	ved priority claims listed below are	baser	d on a domestic	support obligation t	that has been a	assigned to or is owed to a
governmental	unit and will be paid less than the	e full a	mount of the cla	aim pursuant to 11 L	J.S.C.1322(a)(4):
Creditor	Type of Priority		Claim	n Amount	,	Amount to be Paid
Part 4: Secured	l Claims					
rant 4. Occuled	Gallis					

a. Curing Default and Maintaining Payments on Principal Residence

▼ NONE

IRS

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of	Arrearage	Interest Rate on	Amount to be Paid to Creditor (In	Regular Monthly Payment (Outside
Cieuloi	Debt	Allealage	Arrearage	Plan)	Plan)

Case 23-10870-JKS Doc 41 Filed 05/27/23 Entered 05/28/23 00:21:54 Desc Imaged b. Curing and Maintaining Payments on Non-Principal Residence & other Inans or rent arresers

NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Wilmington Savings Fund Society, FSB	33 Graydon Terrace	\$23,876.71	0.00%	\$23,876.71 (Arrears to paid through refinance)	\$2,503.83

c. Secured claims excluded from 11 U.S.C. 506:

. 7	N	n	N	E

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid Through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments

NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed u nder Section 7 of the Plan.

Creditor C	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
------------	------------	-------------------	---------------------------	-------------------	---	-------------------------	----------------------------

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender



Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

Rocket mortgage - Residence (39 Graydon Terrace, Clifton, NJ 07013)

U.S. Department of Housing and Urban Development - Residence (39 Graydon Terrace, Clifton, NJ 07013)

g. Secured Claims to be Paid in Full Through the Plan: [0] NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan
State of New Jersey, Division of Taxation DJ-089148-2021	39 Graydon Terrace	\$24,213.12 (\$20,748.72 @6.25%)
AGSCO Corporation DJ-166172-2022	39 Graydon Terrace	\$100,000.00
The Fundworks, LLC J-094064-2021	39 Graydon Terrace	\$80,857.80

NOTE: All plans containing motions must be served on all affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).

NONE

The Debtor moves to avoid the following liens that impair exemptions:

Sum of All Amount of Amount of Value of Other Liens Nature of Amount of Creditor Type of Lien Claimed Lien to be Against the Collateral Collateral Lien Exemption Avoided Property

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Schedule	Total Collateral	Superior	Value of Creditor's Interest in	Total Amount of Lien to be
Oroditor	Conditional	Debt	Value	Liens	Collateral	Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

MINONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

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Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>05/24/2023</u> /s/ Christian G. Monne

Debtor

Date:

Joint Debtor

Date: <u>05/24/2023</u> <u>/s/ Jamal J. Romero</u>

Attorney for the Debtor

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United States Bankruptcy Court District of New Jersey

In re: Case No. 23-10870-JKS Christian G. Monne Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 3 Date Rcvd: May 25, 2023 Form ID: pdf901 Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2023:

Recip ID		Recipient Name and Address
db	+	Christian G. Monne, 39 Graydon Terrace, Clifton, NJ 07013-3315
intp	+	Charles M. Forman, Chapter 7 Trustee for CGM & Dau, 365 West Passaic Street, Suite 400, Rochelle Park, NJ 07662-3005
cr	+	Wilmington Savings Fund Society, FSB, not in its i, 9726 Old Bailes Road, Suite 200, Fort Mill, SC 29707-7882
519827528	+	AGSCO Corporation, 60 Chapin Road, Pine Brook, NJ 07058-9216
519912217	+	Charles M. Forman, Trustee for CGM & Daughters Cor, c/o Forman Holt, 365 W. Passaic Street, Suite 400, Rochelle Park, NJ 07662-3005
519827531	+	Citadel Servicing Corporation, 9726 Old Bailes Rd Ste 2, Fort Mill, SC 29707-7881
519827533		E-ZPass Customer Service Center, 375 NJ-21, Newark, NJ 07114
519901785	+	Forman Holt, Attorneys At Law, Charles M. Forman, Chapter 7 Trustee, 365 W. Passaic St., Suite 400,, Rochelle Park, NJ 07662-3005
519827534	+	HomansPeck, LLC, Michael D. Homans, 230 Sugartown Road, Suite 218, Wayne, PA 19087-6000
519827538	+	Maurice Wutscher LLP, 5 Walter E Foran Boulevard, Suite 2007, Flemington, NJ 08822-4674
519827543	+	Steven J. Mitnick, Esq., 49 Old Turnpike Road, Po Box 530, Oldwick, NJ 08858-0530
519827544	+	The Fundworks, LLC, 5990 N. Sepulveda Blvd #310, Van Nuys, CA 91411-2523
519827545	+	United States Attorney General - Attorney Gen, United States Department of Justice, Ben Franklin Station - P.O. Box 683, Washington, DC 20044-0683
519888343	+	Wilmington Savings Fund Society, FSB, c/o ServiceMac, LLC, 9726 Old Bailes Road, Ste, 200, Fort Mill, SC 29707-7882

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 25 2023 21:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 25 2023 21:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
сг	+ Email/PDF: rmscedi@recoverycorp.com	May 25 2023 21:54:53	Synchrony Bankc/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519860901	Email/PDF: bncnotices@becket-lee.com	May 25 2023 21:43:35	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519827529	+ Email/PDF: bncnotices@becket-lee.com	May 25 2023 21:43:50	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
519827530	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 25 2023 21:44:02	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519837377	+ Email/PDF: ebn_ais@aisinfo.com	May 25 2023 21:43:26	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519827532	+ Email/Text: bankruptcy_notifications@ccsusa.com	May 25 2023 21:27:00	Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
519830783	^ MEBN	May 25 2023 21:17:27	First Portfolio Ventures Ii, Llc, 3091 Governors Lake Drive Suite 500, Peachtree Corners, GA 30071-1135
519827535	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com		

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District/off: 0312-	User: admin		Page 2 of 3
Date Rcvd: May 2	25, 2023 Form ID: pd:		
		May 25 2023 21:27:00	Hyundai Capital America, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2516
519888580	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	May 25 2023 21:27:00	Hyundai Lease Titling Trust, P.O. Box 20809, Fountain Valley, CA 92728-0809
519827536	+ Email/Text: sbse.cio.bnc.mail@irs.gov	May 25 2023 21:25:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519827537	Email/PDF: ais.chase.ebn@aisinfo.com	May 25 2023 21:29:35	JPMCB Card Services, Po Box 15369, Wilmington, DE 19850
519840562	+ Email/Text: RASEBN@raslg.com	May 25 2023 21:25:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519831005	Email/PDF: resurgentbknotifications@resurgent.com	May 25 2023 21:28:45	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519836255	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	May 25 2023 21:24:00	New Jersey Turnpike Authority, 1 Turnpike Plaza, P.O. Box 5042, Woodbridge, NJ 07095
519827539	^ MEBN	May 25 2023 21:14:57	New Jersey Attorney General Office Division o, Richard J. Hughes Justice Complex, 25 Market Street, P.O. Box 112, Trenton, NJ 08625-0112
519827540	+ Email/Text: bankruptcyteam@quickenloans.com	May 25 2023 21:27:00	Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
519851805	+ Email/Text: bankruptcyteam@quickenloans.com	May 25 2023 21:27:00	Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519827542	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 25 2023 21:24:00	State of New Jersey, Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, Po box 245, Trenton, NJ 08695
519827541	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	May 25 2023 21:44:23	Secretary of Housing and Urban Development, 451 Seventh Street SW, Washington, DC 20410-0002
519827639	+ Email/PDF: gecsedi@recoverycorp.com	May 25 2023 21:28:40	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519829106	Email/PDF: OGCRegionIIBankruptcy@hud.gov	May 25 2023 21:44:23	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

519860902 * American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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District/off: 0312-2 User: admin Page 3 of 3
Date Rcvd: May 25, 2023 Form ID: pdf901 Total Noticed: 37

Date: May 27, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2023 at the address(es) listed below:

Name Email Address

David L. Stevens

on behalf of Debtor Christian G. Monne dstevens@scura.com

ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;rshah@scura.com;jromero@

scura.com; sduarte@scura.com; spereyra@scura.com; 14518@notices.next chapterbk.com

Denise E. Carlon

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com,

bkgroup@kmllawgroup.com

Eamonn O'Hagan

on behalf of Creditor United States Internal Revenue Service eamonn.ohagan@usdoj.gov

Jamal J Romero

on behalf of Debtor Christian G. Monne jromero@scura.com

dstevens@scura.com; ecfbkfilings@scura.com; cmartinez@scura.com; vmajano@scura.com; rshah@scura.com; sduarte@scura.com; rshah@scura.com; rsh

ra.com;spereyra@scura.com;bramirez@scura.com;14799@notices.nextchapterbk.com

Marc D. Miceli

on behalf of Creditor AGSCO Corporation mmiceli@sm-lawpc.com lindsay@sm-lawpc.com

Marie-Ann Greenberg

magecf@magtrustee.com

Matthew K. Fissel

on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely as trustee of MFA 20

wbecf@brockandscott.com, matthew.fissel@brockandscott.com

Michael E. Holt

on behalf of Interested Party Charles M. Forman Chapter 7 Trustee for CGM & Daughters Corporation mholt@formanlaw.com,

kanema@formanlaw.com

Steven J. Mitnick

on behalf of Creditor AGSCO Corporation smitnick@sm-lawpc.com lindsay@sm-lawpc.com

U.S. Trustee

USTPRegion 03. NE. ECF@usdoj.gov

TOTAL: 10